

In re:  
Michael Lumb  
Debtor

Case No. 21-13216-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Aug 23, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2022:**

Recip ID	Recipient Name and Address
db	+ Michael Lumb, 53 Lincoln Avenue, Lansdowne, PA 19050-2821

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2022 at the address(es) listed below:

Name	Email Address
JOHN J. BERRY	on behalf of Creditor Finance of America Holdings LLC john.berry@dinsmore.com, christina.lee@dinsmore.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com
TIMOTHY ZEARFOSS	on behalf of Debtor Michael Lumb tzearfoss@aol.com

United States Trustee

District/off: 0313-2

User: admin

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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : BR NO. 21-13216  
MICHAEL LUMB :  
Debtor. : Chapter 13

**O R D E R**

AND NOW, this 23rd day of August 2022, upon consideration of the debtor's Motion to Determine Value, and any opposition thereto, it is hereby **ORDERED** that the motion is granted, and that the allowed secured claim of WSFS FSB c/o BSI Financial Services, N.A. is \$155.000.00. The remaining balance of this claim shall be treated as unsecured.

BY THE COURT:



MAGDALENE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE